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# Printed by EAST

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**UserID:** TDixon

**Computer:** WS09790

**Date:** 10/15/2002

**Time:** 11:44

*Search Notes*

*09/725,080*

*Filed*

*11/29/2000*

*Search Notes*

	Type	Hits	Search Text	DBs
10	BRS	5	automobile and maintenance and (card or barcode or (bar near code)) and (send or sending or receive or receiving or communicate or communication) and (print or printing or display or displaying) and (select near language)	USPAT <i>considered CH</i>
11	BRS	0	automobile and maintenance and (card or barcode or (bar near code)) and (send or sending or receive or receiving or communicate or communication) and (print or printing or display or displaying) and (language)	EPO; JPO; DERWENT
12	BRS	0	automobile and maintenance and (card or barcode or (bar near code)) and (send or sending or receive or receiving or communicate or communication) and (print or printing or display or displaying) and (select near language)	EPO; JPO; DERWENT
13	BRS	1	automobile and maintenance and (card or barcode or (bar near code)) and (send or sending or receive or receiving or communicate or communication) and (print or printing or display or displaying)	EPO; JPO; DERWENT <i>considered CH</i>
14	BRS	4	automobile and maintenance and (card or barcode or (bar near code)) and (send or sending or receive or receiving or communicate or communication)	EPO; JPO; DERWENT <i>considered CH</i>

*D*

	Time Stamp	Comments	Error Definition	Errors
10	2002/10/15 15:25			0
11	2002/10/15 15:25			0
12	2002/10/15 15:26			0
13	2002/10/15 15:26			0
14	2002/10/15 15:26			0

	Type	L #	Hits	Search Text	DBs	Time Stamp
1	BRS	L1	3677	automobile and (card or barcode or (bar near code)) and (send or sending or receive or receiving or communicate or communication)	USPAT	2002/10/15 14:30
2	BRS	L2	10	(dealership and management and system) and (smart near card)	USPAT	2002/10/15 14:27 <i>Considered</i>
3	BRS	L3	0	(dealership near management) and system and (smart near card)	USPAT	2002/10/15 14:28
4	BRS	L4	780	automobile and maintenance and (card or barcode or (bar near code)) and (send or sending or receive or receiving or communicate or communication)	USPAT	2002/10/15 15:04
5	BRS	L5	628	automobile and maintenance and (card or barcode or (bar near code)) and (send or sending or receive or receiving or communicate or communication) and (print or printing or display or displaying)	USPAT	2002/10/15 15:05
6	BRS	L6	224	automobile and maintenance and (card or barcode or (bar near code)) and (send or sending or receive or receiving or communicate or communication) and (print or printing or display or displaying) and (language)	USPAT	2002/10/15 15:06
7	BRS	L7	5	automobile and maintenance and (card or barcode or (bar near code)) and (send or sending or receive or receiving or communicate or communication) and (print or printing or display or displaying) and (select near language)	USPAT	<i>Considered</i> 2002/10/15 15:07

	Document ID	Current OR	Current XRef	Inventor
1	US 6336099 B1	705/14	707/10	Barnett, Craig W. et al.
2	US 6170742 B1	235/375	235/380; 902/25	Yacoob, Yaser
3	US 6119945 A	235/492	235/380; 235/383	Muller, Frank et al.
4	US 6119933 A	235/380	235/381; 902/27	Wong, Earl Chang et al.
5	US 6024288 A	235/493	235/380; 235/449; 235/475; 902/27	Gottlich, Stephen et al.
6	US 5689100 A	235/380	235/381; 340/5.42; 705/14	Carrithers, David C. et al.
7	US 5459304 A	235/380	235/375; 235/382; 235/384; 235/487; 235/492	Eisenmann, Jeffrey J.

considered  
IDS ID

	Document ID	Current OR	Current XRef	Inventor
1	US 6041310 A	705/27	705/1; 705/26	Green, H. Dean et al.
2	US 5931878 A	701/30	340/438; 340/457; 701/24; 701/29; 701/33; 701/34	Chapin, Jr., Stephen R.
3	US 5657233 A	705/400	345/810; 702/170; 702/183; 705/16; 705/20; 705/24; 73/117.2; 73/117.3; 73/121	Cherrington, John K. et al.
4	US 5557268 A	340/933	340/938; 701/32; 701/35	Hughes, Gerard J. et al.
5	US 5499181 A	455/456	340/457.4	Smith, Harry F.
6	US 5072380 A	705/13	235/383; 235/384; 705/34	Randelman, Robert E. et al.
7	US 5058044 A	702/184	340/10.41; 346/33R; 701/35	Stewart, Stedman J. et al.
8	US 4159531 A	701/35	340/457.4	McGrath, Joseph G.

considered  
10/5  
18

	Document ID	Current OR	Current XRef	Inventor
1	US 6409080 B1	235/375	235/380	Kawagishi, Toshiyuki
2	US 6266647 B1	705/14		Fernandez, Alberto

consider IDS ~~ID~~

### Status: Path 1 of [Dialog Information Services via Modem]

### Status: Initializing TCP/IP using (UseTelnetProto 1 ServiceID pto-dialog)  
Trying 31060000009999...Open

DIALOG INFORMATION SERVICES

PLEASE LOGON:

\*\*\*\*\* HHHHHHHH SSSSSSSS?

### Status: Signing onto Dialog

\*\*\*\*\*

ENTER PASSWORD:

\*\*\*\*\* HHHHHHHH SSSSSSSS? \*\*\*\*\*

Password incorrect

### Status: Incorrect Account Password.

### Status: Incorrect Account Password.

### Status: Path 1 of [Dialog Information Services via Modem]

### Status: Initializing TCP/IP using (UseTelnetProto 1 ServiceID pto-dialog)  
Trying 31060000009999...Open

DIALOG INFORMATION SERVICES

PLEASE LOGON:

\*\*\*\*\* HHHHHHHH SSSSSSSS?

### Status: Signing onto Dialog

\*\*\*\*\*

ENTER PASSWORD:

\*\*\*\*\* HHHHHHHH SSSSSSSS? \*\*\*\*\*

Welcome to DIALOG

### Status: Connected

Dialog level 02.09.15D

Last logoff: 11oct02 09:09:59

Logon file405 21oct02 08:59:42

\*\*\* ANNOUNCEMENT \*\*\*

\*\*\*

--The following files from Cambridge Scientific Abstracts (CSA)  
are no longer available: 14, 28, 32, 33, 36, 37, 41, 44, 56, 61,  
76, 77, 108, 117, 232, 238, 269, 293, 335. Please enter HELP CSA  
plus the file number to identify alternative sources of information.  
Example: HELP CSA14.

\*\*\*

--File 515 D&B Dun's Electronic Business Directory is now online  
completely updated and redesigned. For details, see HELP NEWS 515.

\*\*\*

--File 990 - NewsRoom now contains May 2002 to present records.  
File 993 - NewsRoom archive contains 2002 records from January 2002-  
April 2002. To search all 2002 records, BEGIN 990,993 or B NEWS2002.

\*\*\*

--Alerts have been enhanced to allow a single Alert profile to be  
stored and run against multiple files. Duplicate removal is available  
across files and for up to 12 months. The Alert may be run according  
to the file's update frequency or according to a custom  
calendar-based schedule. There are no additional prices for these  
enhanced features. See HELP ALERT for more information.

\*\*\*

--U.S. Patents Fulltext (File 654) has been redesigned with  
new search and display features. See HELP NEWS 654 for  
information.

\*\*\*

--Connect Time joins DialUnits as pricing options on Dialog.  
See HELP CONNECT for information.

\*\*\*

--CLAIMS/US Patents (Files 340,341, 942) have been enhanced  
with both application and grant publication level in a



single record. See HELP NEWS 340 for information.

\*\*\*

--SourceOne patents are now delivered to your email inbox as PDF replacing TIFF delivery. See HELP SOURCE1 for more information.

\*\*\*

--Important news for public and academic libraries. See HELP LIBRARY for more information.

\*\*\*

--Important Notice to Freelance Authors--  
See HELP FREELANCE for more information

\*\*\*

For information about the access to file 43 please see Help News43.

\*\*\*

#### NEW FILES RELEASED

\*\*\*Dialog NewsRoom - Current 3-4 months (File 990)

\*\*\*Dialog NewsRoom - 2002 Archive (File 993)

\*\*\*Dialog NewsRoom - 2001 Archive (File 994)

\*\*\*Dialog NewsRoom - 2000 Archive (File 995)

\*\*\*TRADEMARKSCAN-Finland (File 679)

\*\*\*TRADEMARKSCAN-Norway (File 678)

\*\*\*TRADEMARKSCAN-Sweden (File 675)

\*\*\*

#### UPDATING RESUMED

\*\*\*Delphes European Business (File 481)

\*\*\*

#### RELOADED

\*\*\*D&B Dun's Electronic Business Directory (File 515)

\*\*\*U.S. Patents Fulltext 1976-current (File 654)

\*\*\*Population Demographics (File 581)

\*\*\*Kompass Western Europe (File 590)

\*\*\*D&B - Dun's Market Identifiers (File 516)

#### REMOVED

\*\*\*Chicago Tribune (File 632)

\*\*\*Fort Lauderdale Sun Sentinel (File 497)

\*\*\*The Orlando Sentinel (File 705)

\*\*\*Newport News Daily Press (File 747)

\*\*\*U.S. Patents Fulltext 1980-1989 (File 653)

\*\*\*Washington Post (File 146)

\*\*\*Books in Print (File 470)

\*\*\*Court Filings (File 793)

\*\*\*Publishers, Distributors & Wholesalers of the U.S. (File 450)

\*\*\*State Tax Today (File 791)

\*\*\*Tax Notes Today (File 790)

\*\*\*Worldwide Tax Daily (File 792)

\*\*\*ISMEC: Mechanical Engineering Abstracts (File 14)

\*\*\*Oceanic Abstracts (File 28)

\*\*\*METADEX: Metals Science (File 32)

\*\*\*Aluminium Industry Abstracts (File 33)

\*\*\*Linguistics and Language Behavior Abstracts (File 36)

\*\*\*Sociological Abstracts (File 37)

\*\*\*Pollution Abstracts (File 41)

\*\*\*Aquatic Sciences and Fisheries Abstracts (File 44)

\*\*\*ARTbibliographies Modern (File 56)

\*\*\*LISA (Library & Information Science Abstracts) (File 61)

\*\*\*Life Sciences Collection (File 76)

\*\*\*Conference Papers Index (File 77)

\*\*\*Aerospace Database (File 108)

\*\*\*Water Resources Abstracts (File 117)

\*\*\*Applied Social Sciences Index and Abstracts (File 232)

\*\*\*Abstracts in New Technologies and Engineering (File 238)

\*\*\*Materials Business File (File 269)

\*\*\*Engineered Materials Abstracts (File 293)

\*\*\*Ceramic Abstracts (File 335)

\*\*\*New document supplier\*\*\*

IMED has been changed to INFOTRIE (see HELP OINFOTRI)

>>> Enter BEGIN HOMEBASE for Dialog Announcements <<<  
>>> of new databases, price changes, etc. <<<

\*\*\*\*

COREFULL is set ON as an alias for 15,9,623,810,275,624,636,621,813,16,160,148,20.  
COREABS is set ON as an alias for 77,35,593,65,2,233,99,473,474,475.  
COREALL is set ON as an alias for COREFULL,COREABS.  
SOFTFULL is set ON as an alias for 278,634,256.  
EUROFULL is set ON as an alias for 348,349.  
JAPOABS is set ON as an alias for 347.  
HEALTHFULL is set ON as an alias for 442,149,43,444.  
HEALTHABS is set ON as an alias for 5,73,151,155,34,434.  
DRUGFULL is set ON as an alias for 455,129,130.  
DRUGABS is set ON as an alias for 74,42.  
INSURANCEFULL is set ON as an alias for 625,637.  
INSURANCEABS is set ON as an alias for 169.  
TRANSPORTFULL is set ON as an alias for 80,637.  
TRANSPORTABS is set ON as an alias for 108,6,63.  
ADVERTISINGFULL is set ON as an alias for 635,570,PAPERSMJ,PAPERSEU.  
INVENTORYABS is set ON as an alias for 8,14,94,6,34,434,7.  
BANKINGFULL is set ON as an alias for 625,268,626,267.  
BANKINGABS is set ON as an alias for 139.  
HEALTHALL is set ON as an alias for COREFULL,COREABS,HEALTHFULL,HEALTHABS.  
INSURANCEALL is set ON as an alias for COREFULL,COREABS,INSURANCEFULL,INSURANCEABS.  
RESERVATIONALL is set ON as an alias for COREFULL, COREABS.  
OPERATIONALL is set ON as an alias for COREFULL,COREABS,INVENTORYABS.  
TRANSPORTALL is set ON as an alias for COREFULL,COREABS,TRANSPORTFULL,TRANSPORTABS.  
ADVERTISINGALL is set ON as an alias for COREFULL,COREABS,ADVERTISINGFULL.  
SHOPPINGALL is set ON as an alias for COREFULL,COREABS,ADVERTISINGALL,47.  
INVENTORYALL is set ON as an alias for COREFULL,COREABS,INVENTORYFULL.  
BANKINGALL is set ON as an alias for COREFULL,COREABS,BANKINGFULL,BANKINGABS.  
PORTFOLIOALL is set ON as an alias for COREFULL,COREABS,BANKINGALL.  
TRADINGALL is set ON as an alias for COREFULL,COREABS,BANKINGALL.  
CREDITALL is set ON as an alias for COREFULL,COREABS,BANKINGALL.  
FUNDSALL is set ON as an alias for COREFULL,COREABS,BANKINGALL,608.

\*

\*

SYSTEM:HOME

Cost is in DialUnits

Menu System II: D2 version 1.7.8 term=ASCII

\*\*\* DIALOG HOMEBASE(SM) Main Menu \*\*\*

Information:

1. Announcements (new files, reloads, etc.)
2. Database, Rates, & Command Descriptions
3. Help in Choosing Databases for Your Topic
4. Customer Services (telephone assistance, training, seminars, etc.)
5. Product Descriptions

Connections:

6. DIALOG(R) Document Delivery
7. Data Star(R)

(c) 2000 The Dialog Corporation plc

All rights reserved.

/H = Help

/L = Logoff

/NOMENU = Command Mode

Enter an option number to view information or to connect to an online service. Enter a BEGIN command plus a file number to search a database (e.g., B1 for ERIC).

?b corefull, coreabs

>>> 77 does not exist

>>>1 of the specified files is not available

21oct02 08:59:57 User242933 Session D117.1

\$0.00 0.184 DialUnits FileHomeBase

\$0.00 Estimated cost FileHomeBase

\$0.05 TELNET

\$0.05 Estimated cost this search

\$0.05 Estimated total session cost 0.184 DialUnits

SYSTEM:OS - DIALOG OneSearch

File 15:ABI/Inform(R) 1971-2002/Oct 19

(c) 2002 ProQuest Info&Learning

**\*File 15: Alert feature enhanced for multiple files, duplicate removal, customized scheduling. See HELP ALERT.**

File 9:Business & Industry(R) Jul/1994-2002/Oct 18

(c) 2002 Resp. DB Svcs.

File 623:Business Week 1985-2002/Oct 18

(c) 2002 The McGraw-Hill Companies Inc

File 810:Business Wire 1986-1999/Feb 28

(c) 1999 Business Wire

File 275:Gale Group Computer DB(TM) 1983-2002/Oct 21

(c) 2002 The Gale Group

File 624:McGraw-Hill Publications 1985-2002/Oct 18

(c) 2002 McGraw-Hill Co. Inc

File 636:Gale Group Newsletter DB(TM) 1987-2002/Oct 21

(c) 2002 The Gale Group

File 621:Gale Group New Prod.Annou.(R) 1985-2002/Oct 18

(c) 2002 The Gale Group

File 813:PR Newswire 1987-1999/Apr 30

(c) 1999 PR Newswire Association Inc

File 16:Gale Group PROMT(R) 1990-2002/Oct 21

(c) 2002 The Gale Group

**\*File 16: Alert feature enhanced for multiple files, duplicate removal, customized scheduling. See HELP ALERT.**

File 160:Gale Group PROMT(R) 1972-1989

(c) 1999 The Gale Group

File 148:Gale Group Trade & Industry DB 1976-2002/Oct 21

(c)2002 The Gale Group

**\*File 148: Alert feature enhanced for multiple files, duplicate removal, customized scheduling. See HELP ALERT.**

File 20:Dialog Global Reporter 1997-2002/Oct 21

(c) 2002 The Dialog Corp.

File 35:Dissertation Abs Online 1861-2002/Sep

(c) 2002 ProQuest Info&Learning

File 593:KOMPASS Central/Eastern Europe 2002/Jun

(c) 2002 KOMPASS Intl.

File 65:Inside Conferences 1993-2002/Oct W2

(c) 2002 BLDSC all rts. reserv.

File 2:INSPEC 1969-2002/Oct W3

(c) 2002 Institution of Electrical Engineers

**\*File 2: Alert feature enhanced for multiple files, duplicates removal, customized scheduling. See HELP ALERT.**

File 233:Internet & Personal Comp. Abs. 1981-2002/Oct

(c) 2002 Info. Today Inc.

File 99:Wilson Appl. Sci & Tech Abs 1983-2002/Sep

(c) 2002 The HW Wilson Co.

File 473:FINANCIAL TIMES ABSTRACTS 1998-2001/APR 02

(c) 2001 THE NEW YORK TIMES

**\*File 473: This file will not update after March 31, 2001.**  
It will remain on Dialog as a closed file.

File 474:New York Times Abs 1969-2002/Oct 18

(c) 2002 The New York Times

File 475:Wall Street Journal Abs 1973-2002/Oct 18

(c) 2002 The New York Times

Set	Items	Description
-----	-------	-------------

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-----	-------	-------

?s automobile and maintenance and (card or barcode or (bar (w) code)) and (dealer or dealership)

Processed 10 of 22 files ...

Processing

Completed processing all files

938112	AUTOMOBILE
--------	------------

1555053	MAINTENANCE
---------	-------------

1497678	CARD
---------	------

25401 BARCODE  
847692 BAR  
1484290 CODE  
67064 BAR(W) CODE  
548486 DEALER  
73121 DEALERSHIP  
S1 480 AUTOMOBILE AND MAINTENANCE AND (CARD OR BARCODE OR (BAR  
(W) CODE)) AND (DEALER OR DEALERSHIP)  
?s s1 and (coupon or coupons)  
480 S1  
188526 COUPON  
123898 COUPONS  
S2 42 S1 AND (COUPON OR COUPONS)  
?type s2/e,ab/all  
>>>'E' not a valid format name  
?  
?type s2/3,ab/all  
>>>No matching display code(s) found in file(s): 65, 593, 623-624, 810, 813

*Consider abstract*  
*11*

2/3,AB/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

02377099 115271747

**Measuring and managing the satisfaction-loyalty-performance links at Volvo**  
Gustafsson, Anders; Johnson, Michael D  
Journal of Targeting, Measurement & Analysis for Marketing v10n3 PP:  
249-258 Mar 2002 ISSN: 0967-3237 JRNL CODE: JTMM  
WORD COUNT: 4458

ABSTRACT: In this paper a general framework is developed for linking measures from quality to business performance via customer satisfaction and loyalty. The paper illustrates how the framework has been applied at Volvo Car Corp. The example shows that it is possible to establish where a company should focus its improvement efforts in order to make it pay off. In this example Volvo gains a greater number of loyal customers who spend more money with the company.

2/3,AB/2 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01767543 04-18534

**The Delta Model: Adaptive management for a changing world**  
Hax, Arnaldo C; Wilde, Dean L II  
Sloan Management Review v40n2 PP: 11-28 Winter 1999 ISSN: 0019-848X  
JRNL CODE: SMZ  
WORD COUNT: 9612

ABSTRACT: Existing management frameworks do not describe all the ways that companies are competing successfully today. The authors' research on more than 100 companies is the basis of the Delta model which: 1. defines strategic positions that reflect fundamentally new sources of profitability, 2. aligns these strategic options with a firm's activities and provides congruency between strategic direction and execution, and 3. introduces adaptive processes capable of continually responding to an uncertain environment. Three strategic options having 3 distinct economic perspectives are described - best product, customer solutions, and system lock-in. These strategic options provide a mechanism for defining the vision of a business. The Delta model links strategy with execution by selecting a distinctive strategic position and then integrating it with a company's collective processes. The authors identify 3 fundamental processes that are always present and are the repository of key strategic tasks: 1. operational effectiveness, 2. customer targeting, and 3. innovation.

2/3,AB/3 (Item 3 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01625384 02-76373

**Driving sales**

Hein, Kenneth

Incentive v172n5 PP: 55-56 May 1998 ISSN: 1042-5195 JRNL CODE: IMK  
WORD COUNT: 1378

ABSTRACT: Some **automobile** companies are looking to alternate means to enhance their lasting brand image and build consumer loyalty. A number of **automobile** manufacturers have created car clubs, others have dabbled in co-branding and many have gotten involved in cause-related marketing. This new strategy is appealing to consumers' emotions, their hearts and their minds, rather than their wallets. Volkswagen, for example, is using softer incentives to promote its new Beetle versus cold, hard cash to do something other than sell cars - it is attempting to build a relationship by appealing to a consumer's values and their need for community. Lexus decided to show consumers it is one of the finest luxury cars through a partnership with another top-of-the-line brand - Coach.

2/3,AB/4 (Item 4 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01353132 00-04119

**More concerns over cash flow reporting under FASB statement no. 95**

Nurnberg, Hugo; Largay, James A III

Accounting Horizons v10n4 PP: 123-136 Dec 1996 ISSN: 0888-7993

JRNL CODE: ACH

WORD COUNT: 7595

ABSTRACT: Cash flow statement classifications of the following transactions relative to the operating-investing-financing classification guidelines of FASB Statement No. 95 are evaluated: 1. hedging transactions, 2. sale-leasebacks, 3. rental purchases and sales, 4. loan securitizations, and 5. repurchase/reverse repurchase agreements. The comment recommends reporting: 1. cash flows from hedging activities as investing cash flows, 2. cash inflows from minor sale-leasebacks as investing cash inflows but cash inflows from major sale-leasebacks as financing cash inflows, and 3. cash flows from buying and selling rental assets as operating activities when the predominant source of cash is from buying and selling but as investing activities when the predominant source of cash is from renting.

2/3,AB/5 (Item 5 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01028464 96-77857

**Leasing's link to efficiency**

Candler, Julie

Nation's Business v83n5 PP: 30-34 May 1995 ISSN: 0028-047X JRNL CODE:

NAB

WORD COUNT: 1777

ABSTRACT: DEKALB Genetics is among the many companies that are finding that leasing is an effective way of managing cars and trucks efficiently and economically. Businesses point to several advantages of leasing the vehicles they use. Doing so not only allows a company to deduct lease payments as business expenses but also eliminates paperwork related to buying and owning a vehicle. A growing number of businesses are signing up for the extra services that leasing companies provide. Ryder Commercial Leasing & Services' logistics business handles trucks, drivers,

warehousing, and routing - the entire distribution system. Many leasing companies provide online computer order processing, information and analysis. Some companies outsource the total transportation service to avoid the trouble of maintenance and other vehicle matters.

2/3,AB/6 (Item 6 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00687173 93-36394  
Wireless '93: CTIA show coverage CTIA exhibitor update  
Schedule-at-a-glance Find-a-product  
Anonymous  
Cellular Business v10n3 PP: 18-126 Mar 1993 ISSN: 0741-6520  
JRNL CODE: CLB  
WORD COUNT: 18866

ABSTRACT: A focus on the companies and products introduced at the 1993 CTIA Winter Meeting and Exposition, held March 2-4, 1993, at Dallas Convention Center, is presented. "Exhibitor Update" includes a description of each company and its products. "Schedule-at-a-Glance" lists major events, including seminars and exhibit times. "Find-a-Product" lists major categories of products and the exhibitors that provide those products and services.

2/3,AB/7 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2002 Resp. DB Svcs. All rts. reserv.

01770952  
Cars Online 25% or More of U.S. Car Sales Will Start on the Internet by  
Year 2000  
(The number of people using the Internet to look up information on  
automobiles increased from 5 mil in 1995 to 13.2 mil in 1996)  
InterActive Consumers, v 4, n 2, p 1+  
February 1997  
DOCUMENT TYPE: Newsletter; Survey ISSN: 0921-9986 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 3248

ABSTRACT:  
The number of people using the Internet to look up information on automobiles increased from 5 mil in 1995 to 13.2 mil in 1996, according to FIND/SVP. The average age of Web users interested in automobile information is 36.5 years. Some 1.5 mil Web users looking for automobile information were over the age of 50 years. The average household income of people using the Internet to find automobile information is \$62,200. One out of five people looking up automobile information on the Internet plans to purchase a light vehicle in less than a year, a total of 2.7 mil serious online buying prospects. This compares to the 15.4 mil people in the US who plan on buying a light vehicle in 1997. According to Ford Motor Co, some 2 mil car buyers in 1996 never visited a new-car dealer. This implies that dealers need to get on the Internet or risk losing business.

Full text includes tables containing automobile Web site details and demographic information on people who seek automobile information on the Internet.

2/3,AB/8 (Item 2 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2002 Resp. DB Svcs. All rts. reserv.

01273974  
Doing the Two-Step

(Direct marketers can use 2-step selling process to cut costs by  
identifying most likely prospects)

Response TV, v 4, n 1, p 38+  
September 1995

DOCUMENT TYPE: Journal; Cover Story ISSN: 1077-5439 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 3396

ABSTRACT:

Direct marketers are using a 2-step selling process that allows them to cut costs by identifying the most likely prospects for their product or service. These lead-generation activities, used for products or services mostly over \$50 in price that consumers want additional information on before committing to a purchase, include TV, print, mail and radio ads and infomercials. Some companies use premiums (such as calculators, watches, videotape, etc) to get people to request more information, but the premium should have some logical fit with the product or service being offered. TV ads are described as an easy way to reach many people at once, but this is counterbalanced by the high number of unqualified leads generated.

2/3,AB/9 (Item 1 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2002 The Gale Group. All rts. reserv.

01947177 SUPPLIER NUMBER: 18383739 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Nexpo '96 preview: something for everyone in Las Vegas. (includes related article on participating companies) (Industry Trend or Event)**  
Seybold Report on Publishing Systems, v25, n17, p3(22)  
May 31, 1996  
ISSN: 0736-7260 LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 19061 LINE COUNT: 01527

2/3,AB/10 (Item 2 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2002 The Gale Group. All rts. reserv.

01348069 SUPPLIER NUMBER: 08127700 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Newsbytes Index. (February 1, 1990) (highlights)**  
Endrijonas, Janet  
Newsbytes, NEW01310043  
Jan 31, 1990  
DOCUMENT TYPE: highlights LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 31106 LINE COUNT: 02775

2/3,AB/11 (Item 3 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2002 The Gale Group. All rts. reserv.

01246003 SUPPLIER NUMBER: 06829743 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Vertical market applications software. (supplement to DG Review) (directory)**  
DG Review, v8, n10, pS25(11)  
June, 1988  
DOCUMENT TYPE: directory ISSN: 1050-9127 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 10696 LINE COUNT: 01010

ABSTRACT: Vertical market applications for Data General computers are listed in the following categories: auto industry, construction, **maintenance**, petrochemical industry, transportation, travel and entertainment, wholesalers, hotels and restaurants, investor accounting, and distribution. Data given includes product description, price, application, vendor, CPU, language, reference number, and CPU.

2/3,AB/12 (Item 1 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2002 The Gale Group. All rts. reserv.

03395817 Supplier Number: 44718598  
**CSPA Honors 1994 International: Awards of Excellence Winners**  
Promo, p90  
June, 1994  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 2232

2/3,AB/13 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

14960916 SUPPLIER NUMBER: 91213347 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Financial and business statistics.(Statistical Data Included)**  
Federal Reserve Bulletin, 88, 8, A1(69)  
August, 2002  
DOCUMENT TYPE: Statistical Data Included ISSN: 0014-9209  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 24257 LINE COUNT: 12116

2/3,AB/14 (Item 2 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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14600582 SUPPLIER NUMBER: 86128852 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Financial and business statistics.(tables)(Statistical Data Included)**  
Federal Reserve Bulletin, 88, 5, A1(75)  
May, 2002  
DOCUMENT TYPE: Statistical Data Included ISSN: 0014-9209  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 23733 LINE COUNT: 10891

2/3,AB/15 (Item 3 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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14366369 SUPPLIER NUMBER: 80966182 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Margin Requirements, Margin Loans, and Margin Rates: Practice and Principles.(Statistical Data Included)**  
Fortune, Peter  
New England Economic Review, 19(26)  
Sept-Oct, 2001  
DOCUMENT TYPE: Statistical Data Included ISSN: 0028-4726  
LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 14956 LINE COUNT: 01387

AUTHOR ABSTRACT: The Board of Governors of the Federal Reserve System establishes initial margin requirements under Regulations T, U, and X. Regulation T applies to broker-dealers, Regulation U applies to banks and other lenders, and Regulation X applies to margin loans not explicitly covered by the other regulations. (1) Prior to 1998, Regulation G applied to nonbank, non-broker- ~~dealer~~ lenders in the United States, but it has recently been rolled into Regulation U. These requirements apply to "purpose credit," defined as credit for the acquisition or sale of securities subject to Regulation T requirements. They set a minimum equity position on the date of a loan-financed transaction.

Recent increases in margin credit, both in aggregate value and relative to market capitalization, have rekindled the debate about using margin requirements as an instrument to affect the prices of common stocks. Proponents of a more active margin requirement policy see Regulation T and its companions as instruments for affecting the level and volatility of stock prices by influencing investors' demand for common stocks. It is argued that an increase in margin requirements will alter the maximum



amount of common stock that an investor can buy, thereby affecting investors' demand for stocks.

Other proponents of margin requirement policy see margin requirements as signals of the Federal Reserve System's resolve to prevent bubbles in stock prices from affecting the U.S. economy, believing that the announcement effects of increased margin requirements will stabilize the stock market. Robert J. Shiller takes this position, arguing that an increase in margin requirements will have a stabilizing effect on the stock market and on the economy. Believing that we are in a period of "irrational exuberance," a term attributed to Chairman Greenspan, Shiller claims in an exuberantly titled Wall Street Journal article that the Fed should return to its pre-1974 policy of actively changing margin requirements in response to stock market speculation. This, he argues, will mitigate the "distortions of saving and investment behavior, driven by the public's illusion of stock-market wealth... and the risks of economic dislocations and massive wealth redistribution ... if the market continues to soar and then crashes" (Shiller 2000).

The purpose of this article is to discuss the historical background, accounting mechanics, regulation, and economic principles of margin lending. The first section of this study sets the foundation for an understanding of margin loans. It assesses the data available on the volume of margin loans, both in the aggregate and at individual brokerage houses. The second section discusses the history and practice of margin requirements as well as the accounting framework underlying customers' accounts at broker-dealers. Together, the two sections establish the framework for an analysis of margin loans.

The third section assesses the extent to which initial margin requirements restrict the amount of margin lending. We argue that the maximum amount of margin debt is less than would obtain if only **maintenance** margins were in force, and that the debt limits arising from Regulation T are more restricting in periods of rising stock prices. This leads to the conclusion that initial margin requirements might serve as a mild automatic stabilizer, limiting margin debt more during periods of bull markets than during bear markets. However, the likelihood that this could prevent booms and crashes is extremely remote.

The fourth section addresses the economics of margin loans, demonstrating that they can be interpreted as implicit put options on the underlying securities. This section can be skipped by readers familiar with the economics of equity options.

In the fifth section we develop a simple model for estimating the effect of this implicit put option on the margin loan rates charged by brokers. This model unveils a margin loan rate mystery. While economic theory suggests that margin loan rates should vary frequently with the volatility and leverage of individual accounts, brokers appear to adhere to rigid rate-setting formulas having little reference to the accounts characteristics. We show that these rates depend primarily on market conditions and loan size.

Throughout the paper, we focus on margin loans to the customers of broker-dealers, that is, our primary interest is in the implementation and implications of Regulation T. While many of the principles and issues raised also apply to Regulation U, our interest is in the role of broker-dealers as lenders, and in the implications for investor behavior. A fuller account would address the pledging of customers' securities by broker-dealers to obtain loans from financial institutions.

The paper also does not address the important questions surrounding lending by offshore brokers and financial institutions. Nor do we address the important questions raised by the increased flow of money into the U.S. stock market from foreign investors, who are exempt from Federal Reserve margin requirements.

2/3,AB/16 (Item 4 from file: 148)  
DIALOG(R) File 148:Gale Group Trade & Industry DB  
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14366299 SUPPLIER NUMBER: 80855422 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Margin Requirements, Margin Loans, and Margin Rates: Practice and Principles.** (analysis of history of margin credit regulations) (Statistical Data Included)

Fortune, Peter  
New England Economic Review, 19(26)  
Sept-Oct, 2000  
DOCUMENT TYPE: Statistical Data Included ISSN: 0028-4726  
LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 15787 LINE COUNT: 01455

AUTHOR ABSTRACT: Senior Economist and Adviser to the Director of Research, Federal Reserve Bank of Boston. The author is grateful to Ralph Kimball, Richard Kopcke, Katerina Simons, and Curtis Turner, all of this Bank, for constructive comments. John N. Doyle at National Financial Services Corporation was extremely helpful in clarifying broker- dealer margin practices. Anonymous readers at the Board of Governors of the Federal Reserve System have helped to clarify the study, without necessarily agreeing with its conclusions. Any remaining errors are the author's responsibility.

2/3,AB/17 (Item 5 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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13546212 SUPPLIER NUMBER: 75645052 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Card 's microchip is a link to dealer .(Castrol Oil)(Brief Article)  
Banks, Cliff  
Ward's Dealer Business, 35, 9, 52  
May, 2001  
DOCUMENT TYPE: Brief Article ISSN: 1086-1629 LANGUAGE: English  
RECORD TYPE: Fulltext  
WORD COUNT: 286 LINE COUNT: 00025

2/3,AB/18 (Item 6 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

13178803 SUPPLIER NUMBER: 70638361 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
The Perfect Store.(marketing and merchandising advice)  
Piemonte, Teresa  
Automotive Marketing, 30, 1, 14  
Jan, 2001  
ISSN: 0193-3264 LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 5347 LINE COUNT: 00429

2/3,AB/19 (Item 7 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

12398734 SUPPLIER NUMBER: 63633814 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Leveraging the Lube Job.(Statistical Data Included)  
Green, Jeff  
Brandweek, 41, 29, 48  
July 17, 2000  
DOCUMENT TYPE: Statistical Data Included ISSN: 1064-4318  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1534 LINE COUNT: 00120

2/3,AB/20 (Item 8 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

11421350 SUPPLIER NUMBER: 55671985 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Financial and Business Statistics.(statistical  
tables)(Illustration)(Statistical Data Included)  
Federal Reserve Bulletin, 85, 8, A1  
August, 1999  
DOCUMENT TYPE: Illustration Statistical Data Included ISSN: 0014-9209

LANGUAGE: English      RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 19951      LINE COUNT: 05755

ABSTRACT: This article presents statistical tables of business and financial information including bank reserves, money supply, debt, credit, interest rates, federal reserve banks, securities, prime rate, investment companies, mortgages, employment, housing, corporate profits, international trade, treasury bonds, and consumer goods.

2/3,AB/21      (Item 9 from file: 148)  
DIALOG(R) File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

11385407      SUPPLIER NUMBER: 55937363      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**The Delta model: adaptive management for a changing world.**  
Hax, Arnoldo C.; Wilde, Dean L., II  
Sloan Management Review, 40, 2, 11(1)  
Winter, 1999  
ISSN: 0019-848X      LANGUAGE: English      RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 10296      LINE COUNT: 00845

ABSTRACT: A new management framework addresses the current business environment of complexity and uncertainty by expanding the spectrum of strategic positions. (Reprinted by permission of the publisher.)

2/3,AB/22      (Item 10 from file: 148)  
DIALOG(R) File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

11365780      SUPPLIER NUMBER: 55610910      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**PARTS PLUS. (management and service of Parts Plus) (Statistical Data Included)**  
Burton, Jeff  
Automotive Marketing, 28, 8, 18  
August, 1999  
DOCUMENT TYPE: Statistical Data Included      ISSN: 0193-3264  
LANGUAGE: English      RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 776      LINE COUNT: 00072

ABSTRACT: Auto parts distribution group Parts Plus Autostores credits its continuing success to its policy of encouraging member stores and distribution centers to drive improvements in management, administration and services. The group's history and its promotional programs, including a three-day national convention and sponsorship NASCAR driver Jeff Burton, are detailed.

2/3,AB/23      (Item 11 from file: 148)  
DIALOG(R) File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

11360927      SUPPLIER NUMBER: 55588839      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Financial and Business Statistics. (Statistical Data Included)**  
Federal Reserve Bulletin, 85, 7, A1  
July, 1999  
DOCUMENT TYPE: Statistical Data Included      ISSN: 0014-9209  
LANGUAGE: English      RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 21485      LINE COUNT: 06329

ABSTRACT: Statistics revealing U.S. economic conditions are included in this article. Statistics for government securities, bank reserves, money market accounts, corporate bonds, and the U.S. budget are presented.

2/3,AB/24      (Item 12 from file: 148)  
DIALOG(R) File 148:Gale Group Trade & Industry DB  
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11172642 SUPPLIER NUMBER: 55072841 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Here's to the Winners. (top sales forces)**  
Sales & Marketing Management, 151, 7, 46  
July, 1999  
ISSN: 0163-7517 LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 11580 LINE COUNT: 00942

2/3,AB/25 (Item 13 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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11062040 SUPPLIER NUMBER: 54681173 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Financial and Business Statistics.**  
Federal Reserve Bulletin, 85, 4, A1  
April, 1999  
ISSN: 0014-9209 LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 19713 LINE COUNT: 06035

2/3,AB/26 (Item 14 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

10117367 SUPPLIER NUMBER: 20433072 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**An update on installer programs.**  
Kaufman, Edward  
Automotive Marketing, v27, n3, p62(4)  
March, 1998  
ISSN: 0193-3264 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 3510 LINE COUNT: 00277

ABSTRACT: Auto parts wholesalers are relying on marketing and training programs as a preferred method for gaining and retaining independent repair shops as members of their group. Marketing programs include a group logo, signage and banners, warranty programs, membership qualifying standards, marketing and technical training. These group programs are designed to help independent shops grow their business.

2/3,AB/27 (Item 15 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

08694135 SUPPLIER NUMBER: 17936544 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**1995 Echo Awards: the frontrunners. (Cover Story)**  
Direct Marketing, v58, n7, p19(12)  
Nov, 1995  
DOCUMENT TYPE: Cover Story ISSN: 0012-3188 LANGUAGE: English  
RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 7451 LINE COUNT: 00603

ABSTRACT: Direct Marketing Assn. presented 62 Echo Awards in 1995 for its annual contest. For their effective use of direct response advertising, gold Echo Awards were awarded to Nissan Motor Corp., TNT Express Worldwide, US West Communications, Southern New England Telephone, Ford Motor Co., BMW New Zealand and Sports Illustrated magazine. Silver and bronze Echo Awards were also given.

2/3,AB/28 (Item 16 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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07259722 SUPPLIER NUMBER: 15234691 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**ABA at LA: the most complete listing of exhibitors, offers, events. (1994**  
**American Booksellers Association convention; Los Angeles,**  
**California) (includes related articles on Los Angeles and on the**

**convention schedule and booth assignments) (Cover Story)**

Mutter, John; Theroux, Peter; McCullough, Bob; Simon, Carey; Solomon, Charlene Marmer; Jones, Margaret; Riegert, Ray; Kinsella, Bridget; Parisi, Joy; Sanborn, Margaret; Zinsser, John  
Publishers Weekly, v241, n18, p57(99)

May 2, 1994

DOCUMENT TYPE: Cover Story ISSN: 0000-0019 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 96286 LINE COUNT: 08138

ABSTRACT: The American Booksellers Assn will hold its 1994 convention at the Los Angeles Convention Center, Los Angeles, CA, from May 28-31. Complete convention details, as well as information on restaurants, bookstores and recreational facilities in Los Angeles, are presented.

**2/3,AB/29 (Item 17 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB

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07196983 SUPPLIER NUMBER: 14810084 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**The October 1992 Supreme Court term and antitrust: more objectivity than ever.**

Calkins, Stephen

Antitrust Law Journal, 62, n2, 327-407

Wntr, 1994

ISSN: 0003-6056 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 45299 LINE COUNT: 03599

ABSTRACT: Cases regarding antitrust law decided by the US Supreme Court during their 1992-93 term are surveyed. Issues highlighted from the cases surveyed include predatory pricing, attempted monopolization, the sham exception to the Noerr-Pennington doctrine, and the boycott exception to the exemption from antitrust regulation under the McCarran-Ferguson Act.

**2/3,AB/30 (Item 18 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB

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06421391 SUPPLIER NUMBER: 13555919 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**CTIA exhibitor update. (Cellular Telecommunications Industry Association convention guide)**

Cellular Business, v10, n3, p22(38)

March, 1993

ISSN: 0741-6520 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 16014 LINE COUNT: 01475

**2/3,AB/31 (Item 19 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB

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06219806 SUPPLIER NUMBER: 13277508 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**U.S. mergers and acquisitions. (The M&A Rosters: First Quarter 1992)**

Mergers & Acquisitions, 27, n1, 65(69)

July-August, 1992

ISSN: 0026-0010 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 79730 LINE COUNT: 07395

**2/3,AB/32 (Item 20 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB

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06140474 SUPPLIER NUMBER: 12725281 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**When is a car owner ready to trade up? GM consolidates database to mine fresh marketing opportunities. (General Motors Corp.)**

Burka, Karen

Direct, v4, n10, p9(2)

Oct, 1992

ISSN: 1046-4174 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 638 LINE COUNT: 00051

**2/3,AB/33 (Item 21 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB

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05792091 SUPPLIER NUMBER: 11866708 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**The M&A Rosters; third quarter 1991.**

Mergers & Acquisitions, 26, n4, 65(65)

Jan-Feb, 1992

ISSN: 0026-0010 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 104170 LINE COUNT: 10201

**2/3,AB/34 (Item 22 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB

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05518699 SUPPLIER NUMBER: 11540295 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Auto Value Parts Stores: the professional parts people. (overview of automobile parts program group) (Company Profile)**

Automotive Marketing, v20, n11, p27(14)

Nov, 1991

DOCUMENT TYPE: Company Profile ISSN: 0193-3264 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 11020 LINE COUNT: 00862

**2/3,AB/35 (Item 23 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB

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04588861 SUPPLIER NUMBER: 09021963 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Promo programs you can use! (listing of merchandising services available from auto supplies makers)**

Cannon, Bill; Siddiqi, Shahla

Motor Age, v109, n5, p24(11)

May, 1990

ISSN: 0193-7022 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 5854 LINE COUNT: 00470

**2/3,AB/36 (Item 24 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB

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03326375 SUPPLIER NUMBER: 06200267 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**TBA, auto service regain interest of oil companies. (tires, batteries and accessories)**

Emond, Mark

National Petroleum News, v79, n12, p42(5)

Dec, 1987

ISSN: 0149-5267 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 3412 LINE COUNT: 00266

**2/3,AB/37 (Item 25 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB

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02480139 SUPPLIER NUMBER: 03842295 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Generating repeat service business.**

Kelch, Maggie

Home & Auto, v95, p22(2)

July 1, 1985

ISSN: 0162-8801  
WORD COUNT: 1752

LANGUAGE: ENGLISH  
LINE COUNT: 00138

RECORD TYPE: FULLTEXT

2/3,AB/38 (Item 1 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2002 The Dialog Corp. All rts. reserv.

23793914

**Interfax Communication & Electronics Report for July 3 - 10 July, 2002**  
"INTERFAX Communication & Electronics Report" -- Interfax Round-up  
WORLD NEWS CONNECTION  
July 08, 2002  
JOURNAL CODE: WWNC LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 8377

HIGHLIGHTS \*\*\* Russia's money based in narrow definition stood at 788.9 billion rubles on July 1, the Central Bank announced on Friday. On June 24 it was 787.0 billion rubles, and thus expanded 1.9 billion rubles over the intervening week.

\*\*\* Russia's foreign debts by international methodology on April 1 stood at \$149.9 billion, \$1.1 billion less than at the start of the year, the Central Bank reports on its website.

2/3,AB/39 (Item 2 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2002 The Dialog Corp. All rts. reserv.

12814217

**Appleton, Wis.-Area Car Dealers Begin to Sell Wares Online**  
Stefanie Scott  
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS ( POST-CRESCENT - APPLETON, WISCONSIN)  
September 13, 2000  
JOURNAL CODE: KPOC LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 1242

Selling specialty cars regularly proved a hit-or-miss situation for area car dealers. Maybe the right buyer would come along and drive it away; often that didn't happen.

"The right person literally had to drive by," said John Bergstrom, chairman of Bergstrom Automotive.

2/3,AB/40 (Item 3 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2002 The Dialog Corp. All rts. reserv.

10966122

**Providence Journal, R.I., Incorporations Column**  
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (PROVIDENCE JOURNAL-BULLETIN - RHODE ISLAND)  
May 11, 2000  
JOURNAL CODE: KPJN LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 2118

The following companies filed incorporation papers with the Rhode Island secretary of state's office. There were 2,317 companies that filed incorporation papers as of May 5 with the Rhode Island secretary of state's office.

KEY: Director (D), Incorporator (I), President (P), Agent (A), General Partnership (GP), Limited Partnership (LP).

2/3,AB/41 (Item 4 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2002 The Dialog Corp. All rts. reserv.

10814094

**Dealers use smart cards to bring buyers back**

ARLENA SAWYERS

AUTOMOTIVE NEWS, p38

May 01, 2000

JOURNAL CODE: WCAN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 704

Gary Coleman believes it is vital to get vehicle buyers back to his dealership's service department for their first oil change.

Saying returning buyers give his service advisers a chance to meet and establish a rapport with customers, the general manager at Vester Honda-Mazda-Chrysler-Plymouth-Jeep in Wilson, N.C., is getting some help from "smart card" technology.

2/3,AB/42 (Item 5 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2002 The Dialog Corp. All rts. reserv.

10157257

**RiNG Systems Partners With Reynolds and Reynolds to Provide CRM System to Automotive Retailers**

BUSINESS WIRE

March 20, 2000

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 672

DAYTON, Ohio--(AutomotiveWire)--March 20, 2000--The Reynolds and Reynolds Company (NYSE:REY) today announced an agreement with RiNG Systems, Inc. to expand Reynolds' customer relationship management (CRM) solutions for automotive retailers by becoming the exclusive distributor of RiNG's LoyaltyCard(TM) system within the automotive industry.

The LoyaltyCard system is an electronic coupon package for customer acquisition and retention featuring a personalized card with an embedded microprocessor. The card is fully customized and electronically loaded with retailer-defined coupons and benefits. In addition to the "smart cards," the LoyaltyCard system provides retailers with all hardware and software necessary to read the cards' coupons and benefits.

?type s2/3,9/42

2/9/42 (Item 5 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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10157257 (THIS IS THE FULLTEXT)

**RiNG Systems Partners With Reynolds and Reynolds to Provide CRM System to Automotive Retailers**

BUSINESS WIRE

March 20, 2000

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 672

DAYTON, Ohio--(AutomotiveWire)--March 20, 2000--The Reynolds and Reynolds Company (NYSE:REY) today announced an agreement with RiNG Systems, Inc. to expand Reynolds' customer relationship management (CRM) solutions for automotive retailers by becoming the exclusive distributor of RiNG's LoyaltyCard(TM) system within the automotive industry.

The LoyaltyCard system is an electronic coupon package for customer acquisition and retention featuring a personalized card with an embedded microprocessor. The card is fully customized and electronically loaded with retailer-defined coupons and benefits. In addition to the "smart cards," the LoyaltyCard system provides retailers with all hardware and software necessary to read the cards' coupons and benefits.

The LoyaltyCard system goes beyond many customer retention packages marketed today by using modern, unique technology to link consumers and automotive retailers, creating an effective new solution," said Mike Ritchie, president of RiNG Systems.

"Many retailers have already experienced the positive results



LoyaltyCard can bring to a **dealership** in the areas of sales and service. Overall, current customers report an increase in retail sales attributed directly to the LoyaltyCard system and market research indicates that consumers who have been issued a LoyaltyCard are nearly three times more likely to return to that retailer for service than the national average," Ritchie continued. "Now, with Reynolds and Reynolds' access to a broad base of auto retailers, we anticipate dealers across the country soon will be experiencing the benefits of LoyaltyCard."

"The LoyaltyCard system is a proven and exciting solution in the auto industry and will be an integral part of our Customer Relationship Management solution," said Tom Suttmilller, group vice president and general manager of Reynolds Automotive Information Solutions Group. "Retailers will benefit from the system's ability to provide creative, custom marketing programs designed to increase customer loyalty, revenues and profits."

With the addition of the LoyaltyCard system, Suttmilller said Reynolds' CRM solution is stronger and more valuable to auto retailers than ever. "Our total CRM solution fully leverages the value of individual customers through the use of sophisticated systems and services that capture and help access consumer data used to develop one-to-one relationships with consumers." These systems and services include:

- IntelliPath(TM): Offers customized print output enabling point of sale service merchandising
- Customer Marketing Services: Reminds customers of upcoming **maintenance** requirements
- ERA2 ConsumerLink(TM): Enables the capture of and access to unique consumer information to be used for additional marketing efforts

RiNG Systems, headquartered in Charlotte, N.C., is a premier provider of advanced **card** technology to the automotive industry.

Reynolds and Reynolds, headquartered in Dayton, Ohio, is a leading provider of integrated information management systems and related value-added services to automotive and general business markets. The company reported revenues of \$1.63 billion for the 12 months ended Dec. 31, 1999. For more information on Reynolds and Reynolds, visit [www.reyrey.com](http://www.reyrey.com), or call The Reynolds and Reynolds Information Hotline at 1-888-4REYREY.

Certain statements in this news release constitute forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. The forward-looking statements are based on current expectations, estimates, forecasts and projections of future company or industry performance based on management's judgment, beliefs, current trends and market conditions. Forward-looking statements made or to be made by or on behalf of the company may be identified by the use of words such as "expects," "anticipates," "intends," "plans," "believes," "seeks," "estimates" and similar expressions. Forward-looking statements are not guarantees of future performance and involve certain risks, uncertainties and assumptions that are difficult to predict. Actual outcomes and results may differ materially from what is expressed, forecasted or implied in the forward-looking statements. See also the discussion of factors that may affect future results contained in the company's Current Report on Form 8-K filed with the SEC on February 9, 2000, which we incorporate herein by reference. The company undertakes no obligation to update any forward-looking statements, whether as a result of new information, future events or otherwise.

LoyaltyCard(TM) is a trademark of RiNG Systems, Inc.

CONTACT: The Reynolds and Reynolds Company Paul Guthrie, 937/485-4216 [paul\\_guthrie@reyrey.com](mailto:paul_guthrie@reyrey.com) or Bob Sadowski, 937/485-4598 [robert\\_sadowski@reyrey.com](mailto:robert_sadowski@reyrey.com)

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SIC CODES/DESCRIPTIONS: 5734 (Computer & Software Stores); 3695 (Magnetic & Optical Recording Media); 3700 (Transportation Equipment); 5510 (New & Used Car Dealers)

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Processing

Processed 10 of 22 files ...

Completed processing all files

480 S1  
17 LOYALTYCARD  
72064 CMR  
2085052 RELATIONSHIP  
10722930 MANAGEMENT  
178065 RELATIONSHIP(W)MANAGEMENT  
S3 15 S1 AND (LOYALTYCARD OR CMR OR (RELATIONSHIP (W)  
MANAGEMENT))

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99, 148, 160, 233, 275, 473-475, 593, 621, 623-624, 636, 810, 813

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3/3,AB/1 (Item 1 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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02231032 82670411

**The customer pyramid: Creating and serving profitable customers**

Zeithaml, Valarie A; Rust, Roland T; Lemon, Katharine N

California Management Review v43n4 PP: 118-142 Summer 2001 ISSN:

0008-1256 JRNL CODE: CMR

WORD COUNT: 11258

ABSTRACT: As relationships and service become increasingly pivotal in business, the profitability of customers is becoming more important than the profitability of products. This article presents a management methodology called the "Customer Pyramid" that enables a firm to supercharge its profits by customizing its responses to distinct customer profitability tiers. It provides a tool for managers to strengthen the link between service quality and profitability and to determine the optimal allocation of often scarce resources to maximize profitability.

3/3,AB/2 (Item 2 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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02026258 54042992

**Distinctions between new and loyal customers**

Mittal, Vikas; Katrichis, Jerome M

Marketing Research v12n1 PP: 26-32 Spring 2000 ISSN: 1040-8460

JRNL CODE: MRE

WORD COUNT: 4247

ABSTRACT: A key aim of analyzing satisfaction studies typically is to estimate attribute importance; i.e., how changing performance on an attribute will affect overall satisfaction. And many analysts assume that the same attributes are important for all customers. It is argued instead that the attributes important to newly acquired customers might not be the ones that are important to loyal customers. A simple methodology is presented for computing and comparing attribute importance using data from the credit card, mutual fund, and automotive industries. A critical aspect of the methodology is post hoc qualitative research to gain insights into why attribute importance changes over time.

3/3,AB/3 (Item 1 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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04789972 Supplier Number: 65487255

**Fletcher & Faraday Inc. announces investment opinion.**  
M2 Presswire, pNA  
Sept 26, 2000  
Language: English      Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count:    7557

3/3,AB/4      (Item 1 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
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02876683      Supplier Number: 74210496  
**The Cobalt Group Shifts Online Car Buying into High Gear With Launch of New  
NADA Sales Accelerator Package.**  
Business Wire, p0039  
May 7, 2001  
Language: English      Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count:    670

3/3,AB/5      (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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08577432      Supplier Number: 74210496  
**The Cobalt Group Shifts Online Car Buying into High Gear With Launch of New  
NADA Sales Accelerator Package.**  
Business Wire, p0039  
May 7, 2001  
Language: English      Record Type: Fulltext  
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Word Count:    670

3/3,AB/6      (Item 2 from file: 16)  
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07762768      Supplier Number: 64911755  
**The Century Club.**  
American Machinist, v144, n8, p68  
August, 2000  
Language: English      Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count:    19946

3/3,AB/7      (Item 3 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06945435      Supplier Number: 58628780  
**NADA convention exhibitors for 2000 (cont).**  
Automotive News, v74, n5857, p60i  
Jan 17, 2000  
Language: English      Record Type: Fulltext  
Document Type: Tabloid; Trade  
Word Count:    1711

3/3,AB/8      (Item 1 from file: 148)  
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13382656      SUPPLIER NUMBER: 74210496      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
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NADA Sales Accelerator Package.**